

CONSOLIDATED FINANCIAL STATEMENTS

PT BANK BTPN Tbk and Subsidiaries

31 DECEMBER 2022 AND 31 DECEMBER 2021

(In million Rupiah)

STATEMENTS OF FINANCIAL POSITION					STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME					EARNING ASSETS QUALITY AND OTHER INFORMATION															
As of 31 December 2022 and 31 December 2021					For the periods ended on 31 December 2022 and 2021					As of 31 December 2022 and 2021															
(In million Rupiah)					(In million Rupiah, except earning per share)					(In million Rupiah)															
No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED		No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED		No.	ACCOUNTS	31 Dec 2022 Audited					31 Dec 2021 Audited						
		31 Dec 2022 Audited	31 Dec 2021 Audited	31 Dec 2022 Audited	31 Dec 2021 Audited			31 Dec 2022 Audited	31 Dec 2021 Audited	Current	Special Mention			Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total		
ASSET																									
1.	Cash	1,017,818	1,022,869	1,747,461	1,884,858	A. Interest Income and Expenses					1.	Placements with other banks	639,707	-	-	-	-	639,707	655,876	-	-	-	655,876		
2.	Placements with Bank Indonesia	30,954,044	24,723,803	31,395,471	25,750,241	1.	Interest Income	10,527,940	10,074,762	15,901,730	14,748,604	a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	
3.	Placements with other banks	2,661,799	2,221,917	2,894,654	2,222,967	2.	Interest Expense	(3,876,891)	(3,210,822)	(4,221,331)	(3,605,564)	b.	Foreign currencies	639,707	-	-	-	-	639,707	655,876	-	-	-	655,876	
4.	Spot and derivative / forward receivables	1,746,824	588,699	1,746,824	588,699	Net Interest Income	6,651,049	6,863,830	11,680,399	11,143,040	2.	Spot and derivative receivables	615,160	-	-	-	-	615,160	84,212	-	-	-	84,212		
5.	Securities	11,301,039	15,304,197	18,835,877	21,275,788	B. Other Operating Income and Expenses					a.	Rupiah	-	-	-	-	-	-	54,508	-	-	-	54,508		
6.	Securities sold under repurchase agreements (repo)	-	-	-	-	1.	Gain (Loss) from increase (decrease) in fair value of financial assets	218,426	66,289	218,426	66,289	b.	Foreign currencies	615,160	-	-	-	-	615,160	29,704	-	-	-	29,704	
7.	Claims from securities purchased under resale agreements (reverse repo)	-	-	-	-	2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-	-	-	-	a.	Rupiah	185,510	-	-	-	-	185,510	170,562	-	-	-	170,562	
8.	Acceptance receivables	3,069,854	1,762,562	3,069,854	1,762,562	3.	Gain (Loss) from sale of financial assets	36,246	3,113	36,246	3,113	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
9.	Loans	134,596,053	125,155,305	134,596,053	125,155,305	4.	Gain (Loss) from spot and derivative / forward transactions (realised)	70,609	258,721	70,609	258,721	4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-	
10.	Sharia financing receivables	-	-	-	-	5.	Gain (Loss) from investment under equity method	-	-	-	-	5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-	
11.	Equity Investments	1,308,484	1,305,684	1,043,473	22,522	6.	Gain (Loss) from foreign exchange translation	492,010	498,208	495,838	438,206	a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	
12.	Other financial assets	892,897	627,454	1,096,415	792,989	7.	Dividend revenue	332,993	173,256	1	2	b.	Foreign currencies	185,510	-	-	-	-	185,510	170,562	-	-	-	170,562	
13.	Impairment of financial assets -/-	(2,816,274)	(3,261,423)	(3,980,481)	(4,483)	8.	Commission/provisions/fees and administration	801,571	691,983	802,923	692,099	6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	
14.	Loans and Sharia Financing	(2,810,194)	(3,254,434)	(3,579,119)	(3,953,609)	9.	Other income	1,082,123	479,134	1,428,589	901,349	7.	Loans	-	-	-	-	-	-	-	-	-	-	-	
15.	Others	(5,081)	(6,299)	(5,078)	(6,299)	10.	Impairment losses on financial assets	(1,651,505)	(1,383,013)	(2,596,557)	(2,111,233)	a.	Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	
16.	Intangible assets	2,880,272	2,567,978	3,237,937	2,846,706	11.	Losses related to operational risks	(21,168)	(1,672)	(7,620)	(7,550)	i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	
17.	Accumulated amortization of intangible assets -/-	(2,035,262)	(1,721,905)	(2,161,199)	(1,810,085)	12.	Personal expenses	(2,212,191)	(2,220,304)	(3,405,333)	(3,387,483)	ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
18.	Fixed assets and equipment	4,017,129	4,191,631	5,109,182	5,153,001	13.	Promotion expenses	(254,908)	(166,432)	(260,947)	(172,707)	b.	Non-Micro, Small and Medium Enterprises (Non-UMKM)	2,387,393	-	-	-	-	2,387,393	851,468	-	-	-	851,468	
19.	Accumulated depreciation on fixed assets and equipment -/-	(2,277,391)	(2,324,775)	(2,990,677)	(2,909,211)	14.	Other expenses	(2,854,445)	(2,882,215)	(3,518,898)	(3,415,668)	i.	Rupiah	856,218	-	-	-	-	856,218	129,877	-	-	-	129,877	
20.	Non-productive assets	10,838	3,975	10,838	3,975	Net Other Operating (Expense) Income	(3,940,833)	(4,527,728)	(7,022,723)	(7,134,864)	ii.	Foreign currencies	1,531,175	-	-	-	-	1,531,175	721,591	-	-	-	721,591		
21.	Abandoned properties	10,838	3,975	10,838	3,975	NET OPERATING INCOME (EXPENSES)	2,710,216	2,306,102	4,657,676	4,008,176	c.	Restructured loans	-	-	-	-	-	-	-	-	-	-	-		
22.	Creolested assets	-	-	-	-	NON-OPERATING INCOME AND EXPENSES					i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-		
23.	Spillage accounts	-	-	-	-	1.	Gain (Loss) from sale of fixed assets and equipments	(358)	110	3,381	3,352	8.	Equity investment	1,308,462	-	-	-	-	1,308,462	1,305,662	-	-	-	1,305,662	
24.	Interbranch assets	-	-	-	-	2.	Other non-operating income (expenses)	(1,941)	1,443	(3,738)	(4,356)	9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	
25.	Others	2,203,832	2,453,127	2,535,277	2,671,428	NET NON OPERATING INCOME (EXPENSES)	(2,299)	1,563	(357)	(1,004)	10.	Commitment and contingencies	3,385,393	-	-	-	-	3,385,393	4,043,791	-	-	-	4,043,791		
TOTAL ASSET		189,241,556	174,601,215	209,169,704	191,917,784	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX	2,707,917	2,307,665	4,657,319	4,007,172	a.	Rupiah	67,466	-	-	-	-	67,466	50,257	-	-	-	50,257		
LIABILITIES AND EQUITY						Income Tax	(524,941)	(490,489)	(1,027,755)	(902,957)	b.	Foreign currencies	3,317,927	-	-	-	-	3,317,927	3,993,534	-	-	-	3,993,534		
LIABILITIES						NET PROFIT (LOSS) FOR THE CURRENT PERIOD	2,182,976	1,817,166	3,629,564	3,104,215	MINORITY INTEREST PROFIT (LOSS)														
1.	Demand deposits	23,738,156	25,881,911	23,765,802	25,922,785	OTHER COMPREHENSIVE INCOME					I. Items that are not being reclassified to Profit Loss														
2.	Saving deposits	13,544,911	9,190,329	16,396,199	11,954,404	a.	Gain from fixed assets revaluation	(33,618)	57,733	(29,023)	61,884	a.	Gain from fixed assets revaluation	-	-	-	-	-	-	-	-	-	-	-	
3.	Time deposits	65,624,952	63,334,429	74,704,547	71,502,741	b.	Gain (Loss) from remeasurement beneficial pension program	(33,618)	(15,166)	(29,023)	(10,915)	b.	Gain (Loss) from remeasurement beneficial pension program	-	-	-	-	-	-	-	-	-	-	-	
4.	Electronic money	-	-	-	-	c.	Others	(125,554)	16,593	(125,579)	16,620	c.	Others	-	-	-	-	-	-	-	-	-	-	-	
5.	Liabilities to Bank Indonesia	176,227	3,883,841	166,131	3,877,851	2. Items that are being reclassified to Profit Loss					a. Gain (Loss) from adjustment in foreign exchange translation														
6.	Liabilities to other banks	1,447,736	502,491	1,447,736	502,491	a.	Gain (Loss) from changes in the fair value of financial asset on liability instrument which measured by fair value from other comprehensive income	(125,554)	16,593	(125,579)	16,620	a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	
7.	Spot and derivative / forward liabilities	-	-	-	-	b.	Gain (Loss) from changes in the fair value of financial asset on liability instrument which measured by fair value from other comprehensive income	-	-	-	-	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
8.	Securities sold under repurchase agreements (repo)	-	-	-	-	c.	Others	-	-	-	-	c.	Restructured loans	3,069,854	-	-	-	-	3,069,854	1,762,562	-	-	-	1,762,562	
9.	Acceptance liabilities	2,356,828	960,208	2,356,828	960,208	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER TAX					II. NON-RELATED PARTIES														
10.	Securities issued	200,134	996,089	200,134	996,089	a.	Micro, Small and Medium Enterprises (UMKM)	5,611,597	67,486	18,883	27,039	a.	Micro, Small and Medium Enterprises (UMKM)	5,611,597	67,486	18,883	27,039	318,209	6,041,214	5,358,692	69,563	7,307	11,945	387,429	5,834,936
11.	Borrowings	47,925,106	37,615,236	48,025,106	37,615,236	b.	Non-Micro, Small and Medium Enterprises (Non-UMKM)	119,666,432	5,083,063	363,499	64,624	b.	Non-Micro, Small and Medium Enterprises (Non-UMKM)	119,666,432	5,083,063	363,499	64,624	979,828	126,167,446	109,478,743	7,360,826	631,667	113,252	884,413	118,468,901
12.	Margin deposits	-	-	-	-	Net Income of the current period attributable to:	2,182,976	1,817,166	3,095,701	2,684,714	i.	Rupiah	79,633,621	1,955,906	246,743	64,624	979,828	82,308,762	71,087,775	4,728,478	539,025	99,000	620,109	77,074,387	
13.	Interbranch liabilities	-	-	-	-	- Owners of the Parent	-	-	-	-	ii.	Foreign currencies	40,532,771	3,137,157	116,756	-	-	43,786,684	38,390,968	2,632,348	92,842	14,252	264,304	41,394,514	
14.	Other liabilities	2,087,628	2,030,707	2,694,197	2,506,862	- Non Controlling Interest	-	-	-	-	c.	Restructured loans	5,327,051	695,142	206,069	29,091	1,156,985	7,414,338	4,771,084	2,650,885	487,440	17,950	726,999	8,654,357	
15.	Minority interest	-	-	-	-	Net Profit (Loss) for the Current Period	2,182,976	1,817,166	3,629,564	3,104,215	a.	Rupiah	4,383,614	695,142	206,069	29,091	1,156,985	6,470,901	3,808,122	2,648,488	487,440	17,950	726,999	7,989,998	
TOTAL LIABILITY		157,011,678	144,395,241	172,263,028	157,952,531	Total current comprehensive Profit (Loss) attributable to:	2,023,804	1,891,492	2,939,728	2,742,035	b.	Foreign currencies	943,437	92	22	-	-	943,437	962,962	1,391	-	-	-	964,359	
EQUITY						- Owners of the Parent	2,023,804	1,891,492	2,939,728	2,742,035	8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-	
16.	Issued and fully paid-in capital	161,133	161,133	161,133	161,133	- Non Controlling Interest	-	-	-	-	9.	Other receivables	11,915,529	-	-	-	-	11,915,529	15,133,635	-	-	-	15,133,635		
a.	Authorized capital	300,000	300,000	300,000	300,000	Total Current Comprehensive Profit (Loss)	2,023,804	1,891,492	3,474,962	3,182,819	10.	Commitment and contingencies	111,833,010	1,812,732	50,000	-	-	114,695,742	102,510,111	3,805,746	-	-	-	106,315,857	
b.	Unpaid capital -/-	(137,018)	(137,018)	(137,018)	(137,018)	Net Income of the current period attributable to:	2,182,976	1,817,166																	